

# SBA loans helping struggling Bellefontaine businesses

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(WKEF-WRGT) <p>{/p}

BELLEFONTAINE, Ohio (WKEF-WRGT) -- Almost every business in downtown Bellefontaine is small and locally owned. A month ago, developers said the city had been thriving more than it had in the last 20 years.

Brewfontaine, a local restaurant in downtown Bellefontaine, is one of the dozens having to readjust.

"It's still pretty rough," said Brewfontaine owner Adam Rammel. "We are fighting every day trying to get creative as possible."

Rammel said sales are down 60% but his SBA loan just came through, which is helping.

"Trying to sit tight on those funds and not get too excited because we are still trying to figure out what to do," Rammel said. "We have to pay back, what's going to be forgiven and so now we are mainly using that for payroll."

Down the street at Native Coffee, owner Braydon Campbell is the shop's only employee right now due to cutbacks.

"Traffic died off a little bit when the stay-at-home order, but we are surviving," said Campbell. "I think that's the biggest thing right now. I think just survival at this point."

A loan was out of the question for his business.

"We are going into our fourth year of business now and we have been debt free for two of them now," Campbell added. "So, we kind of like to continue that as long as we can."

Both Brewfontaine and Native Coffee are lucky to have gone into the pandemic financially stable. However, for some of the other businesses downtown, they most likely won't make it.

"At the end of the day not everyone is going to make it through this," said Campbell.

Even if businesses do reopen and social distancing is still being practiced, that won't get businesses back up to speed.

"Our space is small," said Rammel. "If you take out half of our seats, I don't even know if we can make it on that."